

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

PARKER McCAY P.A.
STUART I. SEIDEN / SIS 5832
Three Greentree Centre
7001 Lincoln Drive West
P.O. Box 974
Marlton, New Jersey 08053-0974
(856) 596-8900
Attorney for Secured Creditor,
Capital One Auto Finance

In Re:

WILLIAM DOUGLAS WATKINS
xxx-xx-5842
NICOLE DANIELLE WATKINS
aka NICOLE DANIELLE DANTONIO
xxx-xx-3762

Case No.: 08-17367-JHW

Chapter : 13

Judge: WIZMUR

Debtors

**CERTIFICATION OF SECURED CREDITOR REGARDING POST-PETITION
PAYMENT HISTORY ON VEHICLE LOAN/LEASE**

Rachel Wilson of full age, employed as Bankruptcy Specialist by Capital One Auto Finance, hereby certifies the following information:

Vehicle lender/lessor: Capital One Auto Finance

Vehicle description: 2005 Dodge Truck Caravan, VIN#: 2D4GP44L25R384319

Date debtor's petition was filed: April 23, 2008

Debtors' Chapter 13 Plan proposes to pay Capital One Auto Finance the secured amount of \$11,472.79 with interest at the rate of 8.89%, for a total of \$14,252.40. The Chapter 13 Trustee is scheduled to pay Capital One Auto Finance the total amount of \$14,252.40 through the Debtors' plan.

An Order Confirming Chapter 13 Plan was entered on May 12, 2010 ordering Debtors to pay the Standing Chapter 13 Trustee the sum of \$1,010.00 beginning on June 1, 2010 for a period of 35 months.

Since the petition date, Debtors should have paid \$18,296.00 to the Chapter 13 Trustee. Since the petition date Debtors have only paid \$15,266.00 to the Trustee, leaving \$3,030.00 in arrears through the payment due January 1, 2011. Please see Chapter 13 Trustee report attached hereto as Exhibit "A".

POST-PETITION PAYMENTS RECEIVED (Petition filed on April 23, 2008)

(N/A – entire claim to be paid through plan)

(Continue on attached sheets if necessary)

Monthly payments past due @ \$ _____ per month from _____ to _____ : \$ _____

Plus miscellaneous amounts due:

Late Charges:
Repossession Fees:
Extension Fees:
Other:

TOTAL POST-PETITION PAST DUE.....\$ _____

No pre-petition arrears.

Legend: MP = monthly payment; EXF = Extension fee; LC = Late Charge O = Other* specify other payments received

I certify under penalty of perjury that the foregoing is true and correct.

126/2011

John
Signature